

ISA Stocks and Shares Application Form

Please complete and return this form to a member of the TPI Team.

PERSONAL DETAILS

Title	
Surname	
Forename(s)	
Date of Birth	
National Insurance Number	
House Number*	
Street*	
City*	
County*	
Postcode*	
Mobile Telephone	
Home Telephone	
Email	
Existing Account Number at TPI	

**the address given should be your permanent residential address*

This application should be read in conjunction with and is subject to Turner Pope Investments (TPI) Limited ("TPI") Terms of Business which are available on our website at www.turnerpope.com and the additional terms and conditions appended to this form.

I apply to subscribe for a TPI Stocks and Shares Individual Savings Account ("ISA") for the tax year commencing 6th April 2016 and for subsequent years where applicable. I agree that such subscription will be subject to TPI's Terms of Business applicable at that time. I wish to subscribe by:

Transferring cash from my portfolio

Transferring proceeds of sales from my portfolio

Funding my account separately at Jarvis Investment Management

My initial subscription is for £

THE MAXIMUM YOU MAY SUBSCRIBE IS £15,240.

DECLARATION

I declare that:

- a) I am eighteen years of age or over.
- b) I have not subscribed and will not subscribe to another Stocks and Shares ISA in the same year that I subscribe to this Stocks and Shares ISA (*N.B for these purposes a reference to the year is a reference to the tax year*).
- c) I am resident in the United Kingdom for tax purposes, or, if not so resident, either perform duties which, by virtue of Section 28 of the Income Tax (Earnings & Pensions) Act 2003 (Crown employees serving overseas), are treated as being performed in the United Kingdom, or I am married to, or in a civil partnership with, a person who performs such duties. I will inform TPI if I cease to be so resident or to perform such duties or be married to, or in a civil partnership with, a person who performs such duties.
- d) All subscriptions made and to be made belong to me.
- e) I have not subscribed and will not subscribe more than £15,240 in total to a Cash ISA, a Stocks and Shares ISA and an Innovative Finance ISA in the same tax year.

I hereby authorise TPI directly or through Jarvis Investment Management Limited ("Jarvis"), our ISA plan manager, or Jarvis's appointed nominee company to:

- a) Hold my cash subscription, ISA investments made through this TPI ISA ("ISA Investments"), interest, dividends and any other rights or proceeds in respect of those ISA investments and any other cash.
- b) Make on my behalf any claims to relief from tax in respect of ISA Investments.
- c) On my written request to transfer or pay to me, as the case may be ISA Investments, interest, dividends, rights or other proceeds in respect of such ISA Investments or any cash.

I acknowledge that:

- (a) My ISA is subject to TPI's Terms of Business applicable at the time. For your own benefit and protection you should read these terms carefully before signing them. If you do not understand any point please ask for further information.
- (b) My ISA will be operated on the same service, risk and objective profile stated in the TPI Account Opening Form signed by me unless otherwise agreed between us.
- (c) The information contained in this Application Form will be held and processed in accordance with the Data Protection Act.

I declare that, to the best of my knowledge and belief, the information provided to me herewith is true and correct. I agree to inform TPI of any changes in this information without delay. I agree to the ISA Terms and Conditions. I declare that this Application Form has been completed to the best of my knowledge and belief.

SIGNATURE

Client Signature:	Date:
Client Print Name:	

Risk Warning: The value of shares can fall as well as rise; you may not necessarily get back the amount you invested. Past performance is no guarantee of future performance. Trading in derivatives such as Contracts for Difference may not be suitable for all types of investor as they carry a high degree of risk. You may lose all of your initial investment and in some cases you may be liable for a greater sum than this. Extended runs of losses as well as profits can occur. Only speculate with money you can afford to lose. Changes in exchange rates may also cause your investment to go up or down in value. Tax laws are subject to change and depend on individual circumstances. Please ensure that you fully understand the risks involved. If in any doubt, please seek independent financial advice.

Turner Pope Investments (TPI) Limited is authorised and regulated by the Financial Conduct Authority and is a member of the London Stock Exchange. Registered in England and Wales, (Company No: 09506196). Registered address: 550 Ley Street, Ilford, Essex, England IG2 7DB.

TPI ISA Additional Terms and Conditions

1 Introduction

- 1.1 These Supplemental Terms and Conditions for TPI ISAs apply only to the ISAs we provide to you.
- 1.2 These Supplemental Terms and Conditions for TPI ISAs form part of our Terms of Business.
- 1.3 You appoint Jarvis to act as ISA Manager in respect of the ISA detailed on the Application Form or Transfer Form.

2 Your Application

- 2.1 Provided that your application is approved by Jarvis, your ISA will open upon receipt by us of a duly completed application together with payment of your initial subscription.
- 2.2 Subject to the ISA Regulations, we may open an ISA provisionally where the information you have supplied is insufficient. Where we open an ISA provisionally you shall supply us with the missing information within 30 days, otherwise the ISA Account will be voided in accordance with HM Revenue & Customs requirements with the relevant assets held in your name outside the ISA Account.
- 2.3 **Your ISA Account application will cover the current tax year and each subsequent tax year until we receive no subscription for a full tax year.**
- 2.4 You shall inform us immediately if you cease to be a UK resident for tax purposes, or if being a non-resident you cease to either perform duties which, by virtue of Section 28 of Income Tax (Earnings & Pensions) Act 2003 (Crown employees serving overseas), are treated as being performed in the UK, or be married to, or in civil partnership with, a person who performs such duties. In the case of an ISA transfer, we will commence management of your ISA Account upon receipt by us of the proceeds from your previous ISA manager.
- 2.5 Subscriptions may be made at any time to your ISA Account subject to the maximum annual subscription permitted by the ISA Regulations.
- 2.6 If you do not make any subscription to your ISA within 3 months of registering, we reserve the right to close the ISA without further notice.

3 Account investments

- 3.1 You authorise Jarvis to recover from HM Revenue & Customs such tax credits on dividends that are reclaimable for the credit of the Account.
- 3.2 Dividends, tax reclaimed and other income that we collect for you will be credited to your ISA as soon as is practicable. We will not be responsible for any loss of interest due to any delay outside of our control in crediting income received to your ISA.
- 3.3 You can only invest in Qualifying Investments in your ISA. You must ensure that those investments you select for your ISA are, and continue to be, Qualifying Investments. If you purchase an Investment that is not a Qualifying Investment, you do so at your own risk.
- 3.4 If an investment in your ISA:
 - i) ceases to be a Qualifying Investment
 - ii) upon investigation by us or Jarvis is no longer deemed to be a Qualifying Investment, then we will contact you by phone and/or in writing and give you the option to either:
 - a. sell the investment and retain the proceeds within your ISA; or
 - b. withdraw the investment from the ISA. A withdrawal charge as set out in Jarvis's account charges will apply.
- 3.5 If we do not receive instructions from you by a specified date, we will sell the holding on your behalf.
- 3.6 Any interest paid on cash held in your ISA will be subject to a non-reclaimable flat rate charge imposed by HM Revenue & Customs.
- 3.7 You can apply for public offers of shares in qualifying companies using cash held within the ISA. If you are using sale proceeds, the monies from the sale Transaction must be available before the deadline in order to take up the offer.
- 3.8 Payment of any calls or instalments due must be made from cash held or generated within the ISA.
- 3.9 In accordance with HM Revenue & Customs rules, foreign currency cannot be held in an ISA. If the base currency of a stock is not sterling, an FX must be done at the time of trade.

4 Fees and Charges

- 4.1 Commission on all transactions effected on your behalf under this Agreement, together with stamp duty reserve tax, PTM levy and any other associated charges where appropriate will be charged at the rates currently applicable. These charges must be met from within your ISA.
- 4.2 Administration fees will be collected in two equal payments in arrears or on closure if earlier, including any balance for that current fiscal year. These fees may be met from inside or outside of the ISA and may be paid by sterling cheque drawn on a UK bank account, debit card or by transferring funds from another Account in your name held with us.
- 4.3 If there is insufficient cash in an ISA to meet the administration fees, we require you to pay the full amount or the difference within 30 days of the fee becoming due. If the fee is outstanding after 30 days, we reserve the right to debit

the fee from any other account that you hold with us or to sell investments from the ISA that the fees relate to or any other Account you may hold with us. Any sale will incur the normal commission charge.

5 Termination, withdrawals, transfers and death investor

- 5.1 Subject to the ISA Regulations, the settlement of outstanding investment Transaction(s), and any tax liabilities, charges and expenses, you may transfer your ISA or withdraw part or all of the investments in your Account at any time by giving us written instructions. Such transfer or withdrawal will take place as soon as reasonably practicable and in any event within 30 days of receipt of your request.
- 5.2 In the event of a withdrawal, termination or transfer of your Account, any annual charges paid to us will not be repaid to you whether in whole or in part.
- 5.3 You shall be entitled to transfer your ISA or make withdrawals without restriction.
- 5.4 We may terminate the ISA with immediate effect by providing you with written notice of termination if, in our reasonable opinion, it is impossible to Administer the ISA in compliance with the ISA Regulations.
- 5.5 If you reduce or give instruction to reduce the level of cash and/or investments in your ISA to a value below the closure fee or to such an extent that we, in our reasonable discretion, believe you are maintaining the ISA solely to avoid our closure charges, then we may terminate the ISA with immediate effect and charge you our normal closure fee.
- 5.6 Subject to a written instruction, we will arrange for all or part of your Investments or the proceeds arising from those Investments, to be transferred or paid to you, or another ISA Manager, within a period not exceeding 30 days from the time stipulated by you.
- 5.7 An ISA will terminate automatically on your death.
- 5.8 Should you die, your Account will cease to be exempt from tax, and the assets will be held by us awaiting instruction from your personal representatives, who may direct that the units be sold or that the units be registered in the names of the appropriate beneficiaries, subject to any restrictions relating to minimum holdings. Administration fees will continue to be due until such time that all Administration on the ISA is complete.